



GOVERNMENT OF THE DISTRICT OF COLUMBIA  
DEPARTMENT OF BANKING AND FINANCIAL INSTITUTIONS  
1400 L Street, NW, Suite 400, Washington, DC 20005  
PHONE: (202) 727-1563 • FAX: (202) 727-1290

**MORTGAGE LENDER AND/OR BROKER  
ANNUAL REPORT FORM (ACTIVITY DURING CALENDAR YEAR 2003)**

**Please complete all information in this box**

License Number: \_\_\_\_\_

Licensee's Name: \_\_\_\_\_

**Instructions:** Pursuant to Section 11 of the Mortgage Lender and Broker Act of 1996, effective Sept. 9, 1996 (D.C. Law 11-155; DC Official Code § 26-1110 (2001)), each mortgage lender and broker licensed during 2003 must file an Annual Report to the Commissioner of the Department of Banking and Financial Institutions. Reports covering mortgage transactions during calendar year 2003 shall be filed not later than March 31, 2004. The Annual Report Form should be filed in duplicate (1 original and 1 copy). **Please enter the licensee's name and license number in the box provided.**

Unless otherwise stated, the licensee must provide information only about its mortgage activities that are subject to the Mortgage Lenders and Brokers Act ("Act"). The Act defines a mortgage loan as any loan or other extension of credit that is secured, in whole or in part, by any interest in residential real property in the District of Columbia. Information regarding other types of loans, such as commercial or loans made on non-District of Columbia property should not be included.

	<i>Number</i>	<i>Dollar Amount</i>
Line 1: Number and dollar amount of all <u>District of Columbia</u> mortgage loans the licensee acted as the <b>lender</b> :	_____	\$ _____
Line 2: Number and dollar amount of all <u>District of Columbia</u> mortgage loans licensee <b>brokered</b> during 2003:	_____	\$ _____
Line 3: Number and dollar amount of all <u>District of Columbia</u> mortgage loans licensee <b>purchased</b> during 2003:	_____	\$ _____
Line 4: Number and dollar amount of all <u>District of Columbia</u> mortgage loans licensee <b>served</b> during 2003:	_____	\$ _____
Line 5: Add lines 1 – 4:	_____	\$ _____

Line 6: If the amount on Line 5 corresponds with the activity table and your current bond amount is correct, then go to Line 8.

Line 7: If the amount on Line 5 corresponds with the activity table and your current bond amount is **incorrect**, return this form with a corrected original surety bond "rider" in the amount required by D.C. law.

ACTIVITY TABLE	
Loan Activity Amount	Required Bond Amount
\$1 million or less	\$12,500
\$1 million to \$2 million	\$17,500
\$2 million to \$3 million	\$25,000
Over \$3 million	\$50,000
Where 4 or more license applications are filed	Blanket surety bond in the amount of \$200,000

Line 8: For each loan identified in Line 1 above, please submit via email ([dbfi@dc.gov](mailto:dbfi@dc.gov)) a Loan Activity Report in the HMDA-LAR format. (See FR HMDA-LAR attachment)

Line 9: For each loan that the licensee filed a notice of intent to foreclose during calendar year 2003, please attach a Loan Activity Report ("LAR") in the HMDA format. (See FR HMDA-LAR attachment)

**AFFIDAVIT:**

"I, \_\_\_\_\_, HEREBY CERTIFY, UNDER PENALTY OF PERJURY, THAT I HAVE READ AND KNOWINGLY MADE THE STATEMENTS AND REPRESENTATIONS PROVIDED IN THE ANNUAL REPORT AND THAT EACH AND EVERY SUCH STATEMENT AND REPRESENTATION IS TRUE, ACCURATE, AND COMPLETE TO THE BEST OF MY KNOWLEDGE AND BELIEF. I UNDERSTAND THAT ANY FALSE STATEMENT, MISREPRESENTATION, OR FRAUD IN CONNECTION WITH THIS REPORT MAY BE CAUSE FOR REVOCATION, SUSPENSION, OR OTHER DISCIPLINARY ACTION AGAINST THE LICENSEE SUBMITTING THE ANNUAL REPORT."

_____ Print Name and Title	_____ Signature
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Personally appeared before me, \_\_\_\_\_, who being duly sworn according to law, deposes and says that the information contained in the Annual Report Form being submitted is true and correct.

Sworn and subscribed to before me on this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_. (NOTARY SEAL)

_____ Notary Public	My commission expires: _____
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Licensee's Name

City, State, Zip

Licensee's License Number

Application or Loan Information						Action Taken		Property Location				Applicant Information A = Applicant    CA = Co-Applicant				Type of Purchaser of Loan	Reasons for Denial (Optional)	
Application or Loan Number	Date Application Received (mm/dd/ccyy)	Type	Purpose	Owner Occupancy	Loan amount in thousands	Type	Date (mm/dd/ccyy)	Four-Digit MSA Number	Two-Digit State Code	Three-Digit County Code	Six-Digit Census Tract	Race or National Origin		Sex				Gross Annual Income in thousands
												A	CA	A	CA			
Example of Loan Originated L B - 6 8 7 4 3 9	01/15/2003	2	1	1	00065	1	02/22/2003	8840	11	001	4 2 1 9 . 8 5	3	8	1	4	0024	7	
Example of Application Denied 0 1 2 3 4 5 6 7 8 9 - 9 8 7 6 5 4 3 2 1 0	03/20/2003	1	1	1	00125	3	04/30/2003	8840	11	001	0 0 2 1 . 0 0	5	4	2	1	0055	0	4 1 5
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)

All columns (except Reasons for Denial) must be completed for each entry.

<b>Application or Loan Information</b>  Type: (C)  1 -- Conventional (any loan other than FHA, VA, or FmHA loans) 2 -- FHA-insured (Federal Housing Administration) 3 -- VA-guaranteed (Veterans Administration) 4 -- FSA/RHS -- (guaranteed Farm Service Agency or Rural Housing Service)	<b>Action Taken: (G)</b>  1 -- Loan originated 2 -- Application approved but not accepted 3 -- Application denied by financial institution 4 -- Application withdrawn by applicant 5 -- File closed for incompleteness 6 -- Loan purchased by your institution	<b>Type of Purchaser (R)</b>  0 -- Loan was not originated or was not sold in calendar year covered by register 1 -- FNMA (Federal National Mortgage Association) 2 -- GNMA (Government National Mortgage Association) 3 -- FHLMC (Federal Home Loan Mortgage Corporation) 4 -- FAMC (Federal Agricultural Mortgage Corporation) 5 -- Commercial bank 6 -- Savings bank or savings association 7 -- Life insurance company 8 -- Affiliate institution 9 -- Other type of purchaser  <b>Reasons for Denial (optional) (S)</b>  1 -- Debt-to-income ratio 2 -- Employment history 3 -- Credit history 4 -- Collateral 5 -- Insufficient cash (downpayment, closing costs) 6 -- Unverifiable information 7 -- Credit application incomplete 8 -- Mortgage insurance denied 9 -- Other
<b>Purpose: (D)</b>  1 -- Home purchase (one-to-four family) 2 -- Home improvement (one-to-four family) 3 -- Refinancing (home purchase or home improvement, one-to-four family) 4 -- Multifamily dwelling (home purchase, home improvement, and refinancings)	<b>Applicant Information</b>  Race or National Origin: (M) (N)  1 -- American Indian or Alaskan Native 2 -- Asian or Pacific Islander 3 -- Black 4 -- Hispanic 5 -- White 6 -- Other 7 -- Information not provided by applicant in mail or telephone application 8 -- Not applicable	
<b>Owner-Occupancy: (E)</b>  1 -- Owner-occupied as a principal dwelling 2 -- Not owner occupied 3 -- Not applicable	<b>Sex: (O) (P)</b>  1 -- Male 2 -- Female 3 -- Information not provided by applicant in mail or telephone application 4 -- Not applicable	